



Deduction questions D11-D15 – supplementary tax return 2025

Instructions to help you to complete deduction questions D11 to D15 in your paper supplementary tax return.

D11 Deductible amount of UPP of a foreign pension or annuity 2025

Complete question D11 to claim a deduction for the undeducted purchase price (UPP) for a foreign pension or annuity.

D12 Personal superannuation contributions 2025

Complete question D12 to claim a deduction for a personal superannuation (super) contribution.

D13 Deduction for project pool 2025

Complete question D13 to claim a deduction for certain capital expenditure you allocate to a project pool.

D14 Forestry managed investment scheme deduction 2025

Complete question D14 to claim a deduction for payments you make to a forestry managed investment scheme (FMIS).

D15 Other deductions not claimable elsewhere in your tax return 2025



Complete question D15 to claim deductions for expenses not claimable at D1 to D14 or elsewhere in your tax return.

Total supplement deductions 2025



Complete the total supplement deductions section in your supplementary tax return.

QC 104273

D11 Deductible amount of UPP of a foreign pension or annuity 2025

Complete question D11 to claim a deduction for the undeducted purchase price (UPP) for a foreign pension or annuity.

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Things you need to know

If you show income from a foreign pension or annuity at question **20** – label **D**, you may be entitled to claim a deduction to reduce the taxable amount of the pension or annuity income if it has a undeducted purchase price (UPP). Only some foreign pensions and annuities have

a UPP. The UPP is the amount you contribute towards the purchase price of your pension or annuity (your personal contributions).

That part of your annual pension or annuity income that represents a return to you of your personal contributions is free from tax. This tax-free portion is the deductible amount of the UPP, and the calculation usually divides the UPP of your pension or annuity by a life expectancy factor, according to life expectancy statistics.

If you don't receive a foreign pension or annuity that has a deductible amount of UPP, go to question **D12 Personal superannuation contributions 2025**.

If you already know your deductible amount, go to **Completing your supplementary tax return**.

Austrian pensions

You can claim a deductible amount if you're entitled to receive an age, premature age, invalid, disability, widowed persons or orphans pension or an Austrian super insurance fund pays under one of the following:

- Austrian social insurance acts
- Allgemeines Sozialversicherungsgesetz (ASVG)
- Gewerbliches Sozialversicherungsgesetz (GSVG)
- Bauern-Sozialversicherungsgesetz (BSVG).

Where you have evidence of your actual contributions, actual monthly salary or you have a list of your insurance periods from the Austrian super insurance fund, you'll need to complete a **Request for a determination of the deductible amount of UPP of a foreign pension or annuity**.

British pensions

If you're entitled to receive a pension from the United Kingdom State Pension (previously the British National Insurance Scheme), you may be entitled to a UPP deduction.

For a category A pension or a category B widows pension, you can calculate your deduction by multiplying your UK State Pension (in Australian dollars) by 8%. If you want to calculate your UPP using the exact method, you'll need to complete a **Request for a determination of the deductible amount of UPP of a foreign pension or annuity**.

If you're entitled to receive a category C or D pension, you're not entitled to a deductible amount of the UPP.

Dutch pensions

If you're entitled to receive an old age pension, or a widows, widowers or orphans pension from the Sociale Verzekeringsbank (SVB) under the Netherlands social insurance system and you can obtain all the necessary information to determine the deductible amount of your UPP, claim the amount you work out. If you can't determine the deductible amount, you can claim an annual deductible amount equal to 25% of your gross pension payment.

German pensions

If you're entitled to receive a German pension, you'll need to provide a copy of the insurance resume (Versicherungsverlauf) from the pension provider. You'll need to contact the pension provider directly to obtain this information. When you have evidence of your employment history and the salary income you earn at those dates, you'll need to complete a **Request for a determination of the deductible amount of UPP of a foreign pension or annuity**.

Italian pensions

If you're entitled to receive an Italian government pension, the Italian government authorities will send you an Article 10 letter each year giving you an estimate of the amount of pension income you'll receive, and the amount you contributed towards your pension. If you're unable to work out your deductible amount, you'll need to complete a **Request for a determination of the deductible amount of UPP of a foreign pension or annuity**.

Pensions from another country

If you're entitled to receive a pension from another country, other than an Austrian, British, Dutch, German or Italian pension, and you think you're able to claim a deductible amount, complete a **Request for a determination of the deductible amount of UPP of a foreign pension or annuity**.

Completing your supplementary tax return

Write the deductible amount of your UPP at question **D11** – label **Y** in your supplementary tax return.

If you don't know your deductible amount:

- leave question **D11** – label **Y** blank
- complete a **Request for a determination of the deductible amount of UPP of a foreign pension or annuity**
 - sign it
 - attach it to your tax return
- provide the additional documents we require
- print **X** in the **Yes** box at **Taxpayer's declaration** – question **2** in your tax return.

We will address your request in the form of a private binding ruling (PBR) which is legally binding on the Commissioner. We will process your tax return once we finalise the PBR.

If you need information or assistance with this question, **contact us**.

Where to go next

- Go to question D12 Personal superannuation contributions 2025.
- Return to main menu Individual supplementary tax return instructions 2025.
- Go back to Total supplement income or loss 2025.

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D12 Personal superannuation contributions 2025

Complete question D12 to claim a deduction for a personal superannuation (super) contribution.

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Things you need to know

You may be able to claim a deduction for personal super contributions you make to your super fund or RSA provider from your **after-tax** income. For example, from your bank account directly to your super fund.

You **can't** claim a deduction for super contributions your employer pays directly to your super fund or RSA provider from your **before-tax** income such as:

- the compulsory super guarantee
- salary sacrifice amounts
- reportable employer super contributions that show on your annual payment summary.

If you don't make personal super contributions during the income year to a complying super fund or a retirement savings account (RSA), go to question D13 Deduction for project pool 2025.

Before you can claim a deduction for your **after-tax** personal super contributions, you must:

- give your super fund or RSA provider a Notice of intent to claim or vary a deduction for personal super contributions
- receive an acknowledgement from your super fund or RSA provider.

There are other eligibility criteria that you must meet – continue reading.

Eligibility to claim a deduction

You may be able to claim a deduction for personal super contributions you make to a complying super fund or RSA in 2024–25, if:

- you satisfy the **work and age restrictions**
- you give a valid **notice of intent** to your super fund or RSA provider, in the approved form, and advise them of the amount you intend to claim as a deduction
- you give the notice of intent on or before the day you lodge your tax return 2025 or 30 June 2026, whichever is earlier
- at the time you give the notice, the super fund or RSA provider still holds the contributions in respect of which you gave the notice; this requirement may not be met if for example, there was a voluntary rollover, or the fund started paying a super income stream
- your super fund or RSA provider acknowledges your valid notice
- your super fund isn't a
 - Commonwealth public sector super scheme with a defined benefit interest
 - constitutionally protected fund or other untaxed fund that wouldn't include the contributions in their assessable income
 - super fund that notifies the Commissioner before the start of the income year that they elect to treat all member contributions to the
 - super fund as non-deductible
 - defined benefit interest within the super fund as non-deductible.

You can't claim a deduction for COVID-19 early release of super amounts. You should consider the broader tax outcomes that apply if you have both:

- make a withdrawal of your super under the COVID-19 early release of super program
- **recontribute that withdrawal to your super fund.**

You can change an amount previously on a valid notice of intent.

When you can't claim a deduction

You **can't** claim a deduction for personal super contributions if:

- your personal super contributions your super fund or RSA provider doesn't receive the contributions before 1 July 2025 –claim contributions the super fund or RSA provider receives **after** 30 June 2025 as a deduction in 2025–26, even if you post a cheque, or initiating a direct debit before 30 June 2025
- you make the contributions more than 28 days after the end of the month in which you turn 75 years old
- you're under 18 years old on 30 June 2025 and you don't receive any income from activities that result in you being treated as an employee for the purposes of the super guarantee law or from you carrying on a business
- either of the following apply to you
 - you make a contribution that is attributable, either in whole or in part, to a capital gain that you make, and
 - you chose to apply the small business capital gains tax retirement exemption to all or part of that capital gain, and
 - you're under 55 years old just before you make that choice
 - the contribution is attributable, either in whole or in part, to a capital gain, and both
 - a company or trust chose to apply the small business capital gains tax retirement exemption to all or part of that capital gain
 - you're under 55 years old **just before** making the contribution
- you don't provide your super fund or RSA provider with a valid notice of intent to claim a deduction
- you make contributions to a super fund or RSA provider that are attributable to the following super housing measures
 - **downsizer contributions**
 - re-contributions of amounts released under the **first home super saver (FHSS) scheme**
- you provide your super fund or RSA provider with a valid notice of intent to claim a deduction in the approved form but are lodging

before receiving an acknowledgment of this notice from your super fund or RSA provider.

You may be entitled to a super co-contribution for your personal contributions that you don't claim as a deduction.

Don't include any amount at this question for the purpose of a super co-contribution. We calculate this automatically from information your super fund or RSA provider reports and from other questions in your tax return. For more information, see [Superannuation contribution caps and government super contributions](#).

Personal super contributions

Personal super contributions are amounts you pay to an eligible complying superfund or RSA to provide super benefits for yourself, or for your dependants in the event of your death.

Most super funds are eligible complying super funds. If you're unsure, contact your super fund.

The deduction you claim can reduce your taxable income to nil, but it can't add to or create a loss.

We may also use the deduction you claim in the **Income tests 2025** to work out your eligibility for certain tax offsets and government benefits.

If you're 67 years old or older, you can only claim a deduction for personal contributions if you meet certain conditions. For more information on the rules for making personal contributions to your super fund and claiming deductions, see [work and age restrictions](#).

If you're under 18 years old on 30 June 2025 and you make the contribution in 2024–25, you can claim a deduction for your personal super contributions only if you earn income from:

- activities or circumstances that treat you as an employee for super guarantee purposes, such as, salary or wages or other remuneration in return for your personal labour or skills
- carrying on a business.

For more information, see:

- Superannuation Guarantee Ruling *SGR 2005/1 Superannuation guarantee: who is an employee?*

- Taxation Ruling TR 2010/1 *Income tax: superannuation contributions*

Complete this question only if your super fund or RSA provider gives you an acknowledgment of your valid notice which advises them of the amount you intend to claim as a deduction.

Super contributions splitting

Complying super funds and RSA providers may allow you to split your super contributions with your **spouse**. However, personal super contributions for which you can't claim a deduction for can't be split to your spouse's super account.

If you intend to lodge a notice of intent to claim a deduction for personal super contributions with your super fund or RSA provider, you must do it before you lodge your **super contributions splitting application** for those contributions.

A super contributions splitting application can only be made to your super fund or RSA provider during either:

- the income year that follows the income year that you make the contributions (such as during 2025–26 for contributions you make in 2024–25), or
- the same income year you make the contributions if your entire benefit is to be rolled over, transferred or cashed before the end of that year.

For more information, see [Special circumstances 2025](#).

Super contribution caps and government super contributions

Amounts that count towards your concessional contributions cap are:

- your personal super contributions that you claim as a deduction
- your employer contributions
- amounts you salary sacrifice into super (these are the reportable employer super contributions and appear on your payment summary, you show them at question **IT2** in your tax return).

The 2024–25 concessional contributions cap is **\$30,000**.

You can increase the concessional contributions cap that applies to you when you carry-forward unused concessional contributions amounts from previous income years.

You may have to pay more tax if the following amounts exceed your concessional contributions cap:

- the contributions you claim as a deduction, *plus*
- your employer contributions, *plus*
- your salary-sacrificed contributions (your reportable employer super contributions).

Your personal super contributions that aren't allowed as deductions count towards your **non-concessional contributions**.

For 2024–25, the annual non-concessional contributions cap is **\$120,000** if your total super balance on 30 June 2024 is less than \$1.9 million.

You may have to pay more tax if you exceed the non-concessional contributions cap.

For more information, see:

- **Non-concessional contributions cap**
- **Key super rates and thresholds.**

You may be entitled to a government super co-contribution on the personal contributions you make for which you **don't** or **can't** claim a deduction.

The super co-contribution is a matching government super contribution for low income earners who make a personal super contribution.

You may be entitled to a low income super tax offset (LISTO) based on:

- your concessional contributions
- your personal super contributions for which a deduction **is** allowed.

The LISTO is a government super contribution (up to a maximum of \$500) for low income earners, and it is designed to offset the tax your super fund or RSA provider pays on concessional contributions.

Make sure you provide your TFN to your super fund or RSA provider to ensure you:

- can make a personal contribution
- receive your co-contribution entitlement.

What you need to answer this question

You'll need to provide the following details of the super fund or RSA provider that you make your personal contributions to and that provide you with an acknowledgment of your notice of intent:

- full name of fund
- account number
- fund ABN or TFN.

This information is available in ATO online services or you can contact your super fund or RSA provider.

Completing your supplementary tax return

To complete this question, follow the steps.

Step 1

Did you provide, in the approved form, a valid notice of intent to claim a deduction for personal super contributions to your super fund or RSA provider?

- **Yes** – Go to Step 2.
- **No** – Send this notice to your super fund or RSA provider before you lodge your tax return. You can't claim a deduction for personal super contributions unless you give the notice and receive an acknowledgment from your super fund or RSA provider.

You can download a **Notice of intent to claim or vary a deduction for personal super contributions** or contact your super fund as they may have their own form you can use.

Step 2

Did you receive an acknowledgment from your super fund or RSA provider that you gave them a valid notice of intent to claim or vary a deduction for personal super contributions?

- **Yes** – Print **X** in the **Yes** box at question **D12 Personal superannuation contributions** in your supplementary tax return. Go to Step 3.
- **No** – Until you receive an acknowledgement from your super fund or RSA provider, you can't claim a deduction for personal super contributions. You may either wait to lodge your tax return until you receive the acknowledgment, or can lodge without claiming the deduction. You will need to request an amendment to your tax return once you receive the acknowledgment. If your super fund or RSA provider rejects your notice or advises that it isn't valid, you can't claim a deduction.

Go to **Where to go next**.

Step 3

Are you 18 years old or older on 30 June 2025?

- **Yes** – Go to Step 5.
- **No** – Go to Step 4.

Step 4

Do you receive income from carrying on a business or from activities that results in you being treated as an employee for super guarantee purposes?

- **Yes** – Go to Step 7.
- **No** – You can't claim a deduction for personal super contributions. Go to **Where to go next**.

Step 5

Did you turn 75 years old before 1 June 2024?

- **Yes** – You can't claim a deduction for personal super contributions for 2024–25. Go to **Where to go next**.
- **No** – Go to Step 6.

Step 6

Did you turn 75 years old between 1 June 2024 and 31 May 2025 inclusive?

- **Yes** – Add up all the contributions you made between 1 July 2024 and the 28th day of the month following the month in which you turned 75 years old (inclusive) which you're eligible to claim as a deduction. This is the amount you write at question **D12 Personal superannuation contributions** – label **H** in your supplementary tax return. Go to **Step 7**.
- **No** – Go to **Step 7**.

Step 7

Add up all your 2024–25 contributions which you're eligible to claim as a deduction. Write the amount at question **D12 Personal superannuation contributions** – label **H** in your supplementary tax return.

Step 8

If you contribute to only one super fund or RSA, print its full name, its ABN or TFN, and your account number in the boxes at question **D12**.

Remember, your super fund or RSA provider must give you an acknowledgment of your valid notice which advises them of the amount you're claiming as a deduction.

If you contribute to more than one super fund or RSA, print 'Additional information' in the **Full name of fund** box at question **D12** and follow the instructions at [Schedule of additional information](#). In the other boxes, provide details of the super fund or RSA provider who you make the largest contribution to and from which you receive an acknowledgment.

You can't write an amount at label **H** that is higher than the amount your super funds or RSA providers acknowledges.

You may vary your valid notice to reduce the amount you state in relation to your contribution (including to nil). You can't vary your valid notice to increase the amount you state in relation to your contribution.

You must notify your super fund or RSA provider of any variation, in the approved form, on or before the day you lodge your tax return for 24–2025 or 30 June 2026, whichever is earlier. Once you provide

notification, the limit for amount you write at label **H** for that contribution is amount in the variation.

You may vary your notice after that date if the amount you state doesn't meet the personal super contributions conditions and we disallow an amount of your deduction – for example, if the deduction you claim exceeds your assessable income.

You can only vary your notice after that date by the amount of the deduction that doesn't meet the conditions and that we disallow.

For more information, see:

- **Notice of intent to claim or vary a deduction for personal super contributions**
- **How do I change an amount previously included on a valid notice of intent?.**

Schedule of additional information

If you're claiming a deduction at this question, you may need to provide a *Schedule of additional information*.

If you contribute to more than one super fund or RSA, you must provide additional information. On a separate sheet of paper, print:

- **Schedule of additional information – question D12**
- your name and address
- your TFN.

Then, for each super fund or RSA provider you receive an acknowledgment of your notice of intent to claim the deduction, print:

- the full name of the super fund or RSA provider
- the ABN or TFN of the super fund or RSA provider
- your account number
- the amount that you're claiming as a deduction.

Print **X** in the **Yes** box at **Taxpayer's declaration** – question **2** in your tax return. Attach your schedule to your tax return.

If you need more information, **contact us**.

Check before moving to the next question

Ensure that you:

- keep your notice of intent to claim a deduction and the acknowledgment of your notice from your super fund or RSA provider, as we may ask to see them
- attach to your tax return your *Schedule of additional information – question D12*, if you need to send us one.

Where to go next

- Go to question D13 Deduction for project pool 2025.
- Return to main menu Individual supplementary tax return instructions 2025.
- Go back to question D11 Deductible amount of UPP of a foreign pension or annuity 2025.

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D13 Deduction for project pool 2025

Complete question D13 to claim a deduction for certain capital expenditure you allocate to a project pool.

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Things you need to know

You may be able to claim a deduction at this question for capital expenditure you allocate to a project pool for a project you:

- operate in 2024–25 for a taxable purpose
- carry on, or propose to carry on, for a taxable purpose which is abandoned, sold or otherwise disposed of in 2024–25, before or after it starts to operate.

If you don't have capital expenditure that directly connects to a project, go to question **D14 Forestry managed investment scheme deduction 2025**.

You can't claim a deduction at this question for:

- private or domestic expenditure, such as the cost of constructing a driveway at your home
- capital expenditure that directly connects with a project you undertake in carrying on a business.

A **depreciating asset** is an asset that has a limited effective life and can reasonably be expected to decline in value over the time you use it.

A **taxable purpose** is one of the following:

- producing assessable income
- exploration or prospecting
- mining site rehabilitation
- environmental protection activities.

Certain capital expenditure you incur after 30 June 2001, which directly connects with a project that you carry on (or propose to carry on) for a taxable purpose, you can allocate to a project pool and write-off over the 'project life'. The expenditure must not otherwise be deductible or form part of the cost of a depreciating asset you hold or held.

Such capital expenditure, the 'project amount', is expenditure you incur:

- to create or upgrade community infrastructure for a community associated with the project – this expenditure you must pay, not just incur, to be a project amount

- for site preparation for depreciating assets (other than in draining swamp or low-lying land or for clearing land for horticultural plants)
- for feasibility studies or environmental assessments for the project
- to obtain information associated with the project
- in seeking to obtain a right to intellectual property
- for ornamental trees or shrubs.

You allocate these project amounts to a 'project pool', each project has a separate project pool. If you're unsure whether the capital expenditure you incur qualifies as a project amount, see [Guide to depreciating assets 2025](#).

You spread your deduction for project amounts you allocate to a project pool over the project life:

- The project life is the period from when the project starts to operate until when it stops operating.
- The project life isn't determined by how long you intend to carry on the project. Factors outside your control (for example, something inherent in the project such as a legislative or environmental restriction that limits the project's operating period) are relevant to estimating the project life.
- If there is no finite project life, there is no project and therefore no deduction is available under these rules.

You start to deduct amounts for a project pool in the income year when the project starts to operate. So, if you start to operate a project for a taxable purpose in 2024–25, a deduction is available for 2024–25.

If your project operates in 2024–25 for purposes other than taxable purposes, you must reduce the deduction amount by a reasonable amount for the extent to which the project operates for other than taxable purposes.

Some amounts are assessable income that you must show at question [24 Other income 2025](#). This includes if, in 2024–25, you either:

- recoup an amount of expenditure you allocate to the project pool
- derive a capital amount in relation to a project amount or something on which you expend a project amount.

Completing your supplementary tax return

To complete this question, follow the steps.

Step 1

Did you conduct transactions in a foreign currency for your project in 2024–25?

- **No** – Go to Step 2.
- **Yes** – See [Foreign exchange rules](#), then go to Step 2.

Step 2

Did you abandon, sell or otherwise dispose of your project in 2024–25?

- **No** – Go to Step 3.
- **Yes** – If you abandon, sell or otherwise dispose of your project in 2024–25 (whether or not the project started to operate), you can claim both:
 - a deduction for the 2023–24 closing pool value (if any)
 - any project amounts you allocate to the pool in 2024–25.

You must reduce the deduction to the extent the project operates for a non-taxable purpose during 2024–25. Any amount you receive for the abandonment, sale or other disposal is assessable income you must show at question 24 **Other income 2025**. Go to Step 4.

Step 3

Use the following **project pool worksheet** to calculate your deduction.

- Work out the deduction on the value of the project pool at 30 June 2025.
This is the closing pool value for 2023–24 (if any) *plus* the sum of any project amounts allocated to the pool in 2024–25.
- You must estimate the project life in years, including fractions of years.
- The deduction rate at row **d** in the worksheet could be 200% or 150%.

- Your deduction rate is 200% where your project pool contains only project amounts you incur on or after 10 May 2006, and the project starts to operate on or after that date.
- Your deduction rate is 150% where your project starts operating before 10 May 2006, or where your project starts to operate on or after 10 May 2006 but the project pool contains project amounts you incur before that date.

You **can't** use the higher rate if you abandon, sell or otherwise dispose of a project you began before 10 May 2006 and then start operating it again, just so that you can work out deductions at the higher rate.

Worksheet: Project pool deduction

Row	Calculation	Amount
a	Value of project pool at 30 June 2025	\$
b	Estimated project life	(in years)
c	Divide row a by row b .	\$
d	Deduction rate	%
e	Multiply row c by row d .	\$
f	Subtract row e from row a .	\$

Your closing pool value is as follows:

- If row **f** is zero or more, your deduction amount for 2024–25 is the amount at row **e** and the closing pool value for 2024–25 is the amount at row **f**.
- If row **f** is less than zero, your deduction amount for 2024–25 is the amount at row **a** (because your deduction amount can't be greater than the value of the project pool) and the closing pool value for 2024–25 is zero.
- If your project operates for purposes other than taxable purposes in 2024–25, your deduction amount for 2024–25 isn't the full amount at row **e** or row **a** (as applicable). Instead, your deduction amount is the amount at row **e** or row **a** as applicable, after you reduce it by a

reasonable amount for the extent to which the project operates in 2024–25 for purposes other than taxable purposes.

You'll need the closing pool value for 2024–25 to work out your deduction for project amounts for 2025–26.

Example: project pool deduction (post 9 May 2006)

Row	Calculation	Amount
a	Value of project pool at 30 June 2024	\$30,000
b	Estimated project life (in years)	7.5 years
c	Divide row a by row b	\$4,000
d	Deduction rate	200%
e	Multiply row c by row d	\$8,000
f	Subtract row e from row a	\$22,000

Step 4

Write your project pool deduction amount at question **D13** – label **D** in your supplementary tax return.

Foreign exchange rules

The pool value can be subject to adjustments. An adjustment could happen under foreign exchange (forex) rules that apply to transactions you conduct in a foreign currency.

If during 2024–25, you meet or no longer have an obligation to pay in a foreign currency a project amount which you allocate to a project pool, you might derive a gain or incur a loss under the forex rules. If the amount in foreign currency becomes due for payment within 12 months after the time you incur it, usually there is a reduction in the

pool value by any such gain (a forex gain) and it will increase by any such loss (a forex loss).

If the forex gain exceeds the pool value, the pool value reduces to zero and the residual gain is assessable income which you should include at **question 24**. If you have previously elected that this treatment ('the 12-month rule') shouldn't apply, any gain will be assessable and you should include it at **question 24** and any loss will be deductible and you include it at **question D15**.

Where to go next

- Go to **question D14 Forestry managed investment scheme deduction 2025**.
- Return to main menu **Individual supplementary tax return instructions 2025**.
- Go back to **question D12 Personal superannuation contributions 2025**.

QC 104276

D14 Forestry managed investment scheme deduction 2025

Complete **question D14** to claim a deduction for payments you make to a forestry managed investment scheme (FMIS).

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Things you need to know

You may be able to claim a deduction at this question for payments you make to a forestry managed investment scheme (FMIS) if you:

- currently hold a forestry interest in an FMIS, or hold a forestry interest in an FMIS during the income year 2024–25
- pay an amount to a forestry manager of an FMIS under a formal agreement.

If you don't make payments to a FMIS, go to question **D15 Other deductions not claimable elsewhere in your tax return 2025**.

You can only claim a deduction at this question if the forestry manager advises you that the FMIS satisfies the 70% direct forestry expenditure rule in Division 394 of the *Income Tax Assessment Act 1997*.

If you're an initial participant, you can't claim a deduction if you dispose of your forestry interest in an FMIS within 4 years after the end of the income year that you first make a payment.

However, we will allow the deduction if the disposal occurs because of circumstances outside your control, if you couldn't reasonably foresee the disposal happening when you acquire the interest. Disposals that would generally be outside your control include:

- compulsory acquisition
- insolvency of you or the scheme manager
- cancellation of the interest due to fire, flood or drought.

If you're a subsequent participant, you can't claim a deduction for the amount paid for acquiring your interest. You can only claim a deduction for your ongoing payments.

For more information, see:

- **Collapse and restructure of agribusiness managed investment schemes – participant information**
- **Forestry managed investment schemes (Division 394)**.

You're an initial participant in an FMIS if:

- you obtain your forestry interest in the FMIS from the forestry manager of the scheme

- your payment to obtain the forestry interest results in the establishment of trees.

You're a subsequent participant if you aren't an initial participant.

A forestry manager of an FMIS is the entity that manages, arranges or promotes the FMIS.

A forestry interest in an FMIS is a right to benefits produced by the scheme (whether the right is actual, prospective or contingent and whether it is enforceable or not).

Participant payments under an FMIS

Claims you can make as an initial or subsequent participant under an FMIS.

Initial participant

You can claim at this question initial and ongoing payments made under an FMIS that you make as an initial participant of the FMIS.

Subsequent participant

You can claim at this question ongoing payments made under an FMIS that you make as a subsequent participant of the FMIS.

Excluded payments

You can't claim a deduction at this question for any of the following:

- payments for borrowing money
- interest and payments in the nature of interest (such as a premium on repayment or redemption of a security, or a discount of a bill or bond)
- payments of stamp duty
- payments of goods and services tax (GST)
- payments that relate to transportation and handling of felled trees after the earliest of the following
 - sale of the trees
 - arrival of the trees at the mill door
 - arrival of the trees at the port

- arrival of the trees at the place of processing (other than where processing happens in-field)
- payments that relate to processing
- payments that relate to stockpiling (other than in-field stockpiling).

Completing your supplementary tax return

Work out the total amount of your deductible:

- initial and ongoing payments made under an FMIS, if you're an initial participant
- ongoing payments made under an FMIS, if you're a subsequent participant.

Write the amount at question **D14** – label **F** in your supplementary tax return.

Where to go next

- Go to question D15 Other deductions not claimable elsewhere in your tax return 2025.
- Return to main menu Individual supplementary tax return instructions 2025.
- Go back to question D13 Deduction for project pool 2025.

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D15 Other deductions not claimable elsewhere in your tax return 2025

Complete question D15 to claim deductions for expenses not claimable at D1 to D14 or elsewhere in your tax return.

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Things you need to know

You may be able to claim a deduction for expenses that you haven't been able to claim elsewhere in your tax return.

If you don't have any other expenses that you haven't been able to claim as a deduction at questions **D1** to **D14** or elsewhere in your tax return, go to **Total supplement deductions 2025**.

You may claim at this question:

- election expenses for local, territory, state or federal candidates
- income protection, sickness and accident insurance premiums
- foreign exchange losses
- expenses relating to income you earn from the sharing economy or other marketplace which you don't derive from carrying on a business or as an employee of the digital platform
- debt deductions you incur in earning assessable income that aren't disallowed under the thin capitalisation rules and didn't claim them elsewhere
- debt deductions you incur in earning certain foreign non-assessable non-exempt income that aren't disallowed under the thin capitalisation rules
- amounts deductible for certain business-related capital expenditure under section 40-880 of the *Income Tax Assessment Act 1997* (ITAA 1997), either

- over 5 income years relating to a business you carry on through a company or a trust
- immediately as start-up expenses relating to the structure or the operation of the business that you propose to carry on
- a deduction for the net personal services income (PSI) loss of a personal services entity that relates to your PSI
- certain deductible capital expenditure you didn't claim in full before ceasing a primary production business where a deduction can be claimed in a subsequent year or years
- non-capital losses you incur on the disposal or redemption of a traditional security that are deductible under section 70B of the *Income Tax Assessment Act 1936* (ITAA 1936) – for more information, see **Sale or disposal of company bonds and convertible notes** in *You and your shares 2025*
- small business pool deductions for depreciating assets of your small business pool that you can't claim in the *Business and professional items schedule 2025* at **P8 Business income and expenses** because you don't carry on a business in 2024–25 (for more information, see **Small business pool**).
- self-education expenses you incur in doing a course to satisfy the study requirements of a taxable scholarship.

You can't claim deductions for expenses you incur in actively seeking paid work if you receive Youth Allowance or JobSeeker payment as a job seeker.

Election expenses

Election expenses include a candidate's costs of contesting an election at a local, territory, state or federal level of government. A deduction for local government election expenses can't exceed \$1,000 for each election you contest, even if you incur the expenditure in more than one income year. Entertainment expenses qualify as deductible election expenses only in very restricted circumstances.

For more information on deductions for election expenses, see Taxation Ruling TR 1999/10 *Income tax and fringe benefits tax: Members of Parliament – allowances, reimbursements, donations and gifts, benefits, deductions and recoupments*.

You must show as income at question **24** in your supplementary tax return a reimbursement in 2024–25 of any election expenses that you claim as a deduction in 2024–25 or a previous year.

Income protection, sickness and accident insurance premiums

You can claim the cost of any premiums you pay for insurance against the loss of your income. You must include any payment you receive under the policy for loss of your income at questions **1**, **2** or **24** in your tax return.

You can't claim a deduction for a premium or any part of a premium which you pay under a policy to compensate you for such things as physical injury. Life insurance, trauma insurance and critical care insurance are some types of policies for which premiums aren't deductible.

You can't claim a deduction for a premium where you take the policy out through your super fund and they deduct the premiums from your super contributions.

Foreign exchange losses

Unless you carry on a business and include all your foreign exchange losses (forex losses) in calculating your business net income or loss at question **15**, you must show your deductible forex losses at this question (except any foreign source forex losses that you include at question **20**). Show any assessable foreign exchange gains (forex gains) at question **24** in your supplementary tax return.

Losses attributable to a fluctuation in a currency exchange rate or to an agreed exchange rate differing from an actual exchange rate are brought to account when they are realised. Losses include when you:

- dispose of either foreign currency, or a right to such currency
- cease to have a right to receive or pay foreign currency
- cease to have an obligation to pay or receive foreign currency.

Some forex losses aren't deductible – for example, forex losses of a private or domestic nature, or those relating to exempt income. In some cases, forex losses on the acquisition of capital or depreciating assets, or on the disposal of capital assets, are also not deductible. In

these cases, the losses are integrated into or matched with the tax treatment of the underlying asset.

In some circumstances, you may make an election that affects the realisation or treatment of a forex loss. For more information on the forex measures and how to calculate your forex losses, see [Foreign exchange gains and losses](#).

Expenses relating sharing economy or other marketplaces income

The sharing economy is economic activity through a digital platform (such as a website or an app) where people share assets or services for a fee. Amounts you receive are assessable income, even if you aren't carrying on a business.

Include at this question expenses you incur that relate to income you receive from renting or hiring (sharing) out your assets through a digital platform.

If you own or lease an asset jointly, then you claim your deduction in proportion to your share of ownership.

Car expenses have special deduction rules, which don't apply to other vehicles such as trucks, motorbikes, bicycles, or self-drive recreational vehicles (RVs).

Caravan or RV expenses have special rules for calculating apportionment for income-producing and private use.

Also include at this question expenses you incur that relate to income you receive from providing services or completing tasks through a digital platform, except income you earn as an employee of a digital platform.

Don't show expenses at this question that relate to:

Income you earn through sharing economy or market place activities where you're carrying on a business; show this amount at **P8 Business income and expenses** in the *Business and professional items schedule 2025*.

- Rental income, such as renting all or part of your home; show this amount at question **21** in your supplementary tax return.
- Employee salary or wages; show this amount at the relevant deduction question **D1–D5** in your tax return.

You must apportion your expenses for private use. You can only claim deductions for your expenses to the extent that they relate to your income-producing activities. You may be able to claim fees or commissions a **digital platform** charges you as a 100% deduction.

Peer-to-peer car sharing – car expenses

If you share your car through a digital platform, you can deduct car expenses that directly relate to the income you receive for **sharing out your car**. These rules don't apply to other vehicles such as trucks, motorbikes, bicycles or self-drive recreational vehicles.

Car expenses include decline in value, interest, leasing payments, insurance and registration. They can also include service, repair, cleaning and fuel expenses if you incur those expenses under your car sharing agreement. Different agreements require either the car borrower or the car owner to bear the costs of refuelling the car. You're entitled to claim expenses only to the extent that you incur them.

In most cases, you will also use your car for private use. You can only claim deductions for your car expenses to the extent that they relate to your income-producing activities. This means you need to apportion any car expenses between private use and income-producing use.

If you own the car as an individual (or as partner in a partnership that has an individual partner), there are 2 methods of claiming car expenses:

- cents per kilometre method
- logbook method.

Peer-to-peer caravan sharing – apportioning expenses

If you **share your caravan or RV** and there is also private use during the year, you must apportion your expenses to account for the private use. You can only claim deductions for your expenses to the extent that they relate to your income-producing activities.

Private use includes any use by you, your family, relatives or friends which is free of charge or for a small fee to cover running costs. If you rent or hire out your caravan or RV to family, relatives or friends at below market rates, your deductions are limited up to the amount of the income you receive.

If you purchase or use your caravan or RV mainly for:

- private use – you can only claim deductions that relate to the periods when you actually rent out the caravan or RV, any other time is private use, even if it's available for rent on the platform
- income-producing use – you're entitled to claim deductions for periods when you rent out, or genuinely make available for rent the caravan or RV.

There are multiple factors you need to consider in determining whether your caravan or RV was genuinely available for rent.

Debt deductions

You may claim 'debt deductions' you incur in earning assessable income (for example, foreign source income that you include at question **20** in your supplementary tax return) at this question, if you didn't claim them elsewhere in your tax return.

A 'debt deduction' is, broadly, an expense you incur in obtaining or maintaining a loan or other form of debt finance. Examples include:

- interest
- establishment fees
- legal costs for preparing loan documents
- fees lending institutions charge for drawing on a loan facility.

If you're an Australian resident, you can claim debt deductions you incur in earning certain types of foreign non-assessable non-exempt income that are payments out of attributed controlled foreign company income or attributed foreign investment fund income.

You aren't allowed to claim debt deductions disallowed under the **thin capitalisation** rules. Thin capitalisation rules may apply if you're either:

- an Australian resident and you (or any associate entities) have certain overseas interests and your debt deductions combined with those of your associate entities is more than \$2 million for 2024–25
- a foreign resident with operations or investments in Australia and your debt deductions against Australian assessable income combined with those of your associate entities is more than \$2 million for 2024–25.

Special rules apply to deductions for expenses that you incur in borrowing money that you use for producing assessable income. Examples of such expenses include loan establishment fees and legal costs for preparing loan documents. Interest expenses aren't subject to these rules and are deductible in the income year in which you incur them.

If the total borrowing expenses (except interest expenses) you incur in 2024–25 are more than \$100, you have to deduct the expenses over the shorter of either:

- the life of the loan
- 5 years from the date you first borrow the money.

If the total of these expenses you incur in 2024–25 is \$100 or less, you can deduct them immediately.

Section 40-880 deductions

This section allows you to claim a deduction for certain business-related capital expenditure over 5 income years or immediately in case of some start-up expenses.

Expenditure deductible over 5 income years

Claim a section 40-880 deduction at this question if either:

- you incur the relevant capital expense, and the following apply
 - the expenditure relates to a business that is proposed at the time you incur the expense
 - the business commences by 30 June 2025
 - you're carrying on the business through a company or trust
- you incur the relevant capital expense and the expenditure relates to a business which ceased in a previous income year and you carried on the business through a company or trust.

If you incur relevant section 40-880 expenses, claim the amount in the *Business and professional items schedule 2025* at **P8 Business income and expenses** if the expenses are in relation to both:

- a business which ceases in a previous income year

- you carried on the business as a sole trader or through a partnership.

If this applies to you, then you should lodge your tax return using myTax or a registered tax agent.

If you're unable to use myTax or a registered tax agent, contact us and we'll send you a paper tax return that includes the *Business and professional items schedule 2025*.

Certain start-up expenses

Section 40-880 of the ITAA 1997 allows a taxpayer who isn't in business, or who is a small business entity, to immediately deduct certain start-up expenses relating to the structure or operation of a business that you propose to carry on.

This was extended to medium businesses for expenses incurred from 1 July 2020.

Expenditure is fully deductible in the income year in which you incur it, if:

- you're a small or medium business entity, or you aren't in business during the income year, and
- it relates to a business that you propose to carry on, and
- either
 - you incur the expenses for advice or services relating to the structure or operation of the business
 - pay an Australian government agency in relation to setting up the business or establishing its operating structure.

If you incur relevant section 40-880 expenses that don't qualify for immediate deduction and you haven't commenced the business by 30 June 2025, defer your deduction for this amount until the income year in which the business activity commences.

For more information on section 40-880 deductions, see [Guide to depreciating assets 2025](#).

Net PSI loss of a personal services entity that relates to your PSI

There are special rules for the income tax treatment of certain PSI. PSI is income that is mainly a reward for your personal efforts or skills and is generally you or a personal services entity (being a company, partnership or trust) receive the payment.

Where the payment is made to a personal services entity and that entity incurs a PSI loss relating to your PSI, you can claim a deduction for that loss.

For more information on PSI deductions, see [Claiming deductions when receiving PSI](#).

If you need help with these rules, [Seek further advice about PSI](#).

Self-education expenses for study requirements of a taxable scholarship

You may claim at this question expenses you incur in meeting the study requirements of a taxable scholarship. However don't claim these expenses at this question if you're an employee of the provider; claim them at question [D4 Work-related self-education expenses 2025](#).

Examples of expenses you can claim are textbooks, stationery, student union fees, student services and amenities fees, the decline in value of your computer and certain course fees.

You can't claim a deduction for travel from your home to your normal place of education and back.

Use our [Self-education expenses calculator](#) to help you work out your deduction.

Don't include at this question

Don't show at this question:

- expenses relating to your work as an employee
- expenses relating to income from carrying on a business as a sole trader (including PSI or as a share trader)
- expenses relating to investment planning and advice involving shares, unit trusts and interest-bearing deposits
- losses from the disposal of shares or real property that are capital in nature.

Other questions deal with these matters.

Completing your supplementary tax return

To complete this question, follow the steps.

Step 1: Election expenses

Add up all your deductible election expenses. Write the total amount at question **D15** – label **E** in your supplementary tax return. Don't show cents. If you have no other expenses, go to [Check before moving to the next question](#).

Step 2: Other expenses

Print the type of expense you're claiming in the **Description of claim** box at question **D15**. If you're claiming for more than one type of expense, print 'multiple expenses' in the **Description of claim** box.

Step 3

Add up all the other expenses that you're claiming at this question (excluding election expenses).

Step 4

Write the amount from step **3** at question **D15** – label **J**. Don't show cents.

Check before moving to the next question

Before moving to the next question, in your tax return:

- write the total amount of your deductible election expenses, if any
- print the type of other expenses you're claiming
- write the total amount of all other expenses you're claiming.

Where to go next

- Go to Total supplement deductions 2025.
- Return to main menu Individual supplementary tax return instructions 2025.

- Go back to question D14 Forestry managed investment scheme deduction 2025.

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Total supplement deductions 2025

Complete the total supplement deductions section in your supplementary tax return.

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Things you need to know

Did you claim any deductions at questions **D11** to **D15**?

- **No** – Go to Step 4.
- **Yes** – Go to Step 1.

Completing your supplementary tax return

To complete this question, follow the steps.

Step 1

Add up all the deduction amounts in the right-hand column of questions **D11** to **D15** in your supplementary tax return.

Step 2

Write the total from step 1 at **Total supplement deductions** in your supplementary tax return.

Step 3

Transfer the amount you wrote at **Total supplement deductions** in your supplementary tax return to label **D** in your tax return.

Step 4

Go to **Total deductions 2025**, then work through question L1 Tax losses of earlier income years 2025 in your tax return.

Where to go next

- Go to question T3 Superannuation contributions on behalf of your spouse 2025.
- Return to main menu Individual supplementary tax return instructions 2025.
- Go back to question D15 Other deductions not claimable elsewhere in your tax return 2025.

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